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AT ABINGDON, VA
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JULIA C. DUDLEY CLERK
BY: *J.C. Clark*
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IN THE UNITED STATES DISTRICT COURT
FOR THE WESTERN DISTRICT OF VIRGINIA
ABINGDON DIVISION

UNITED STATES OF AMERICA : Case No. 1:14CR21
v. :
REBECCA JEAN MONK : Violations: 31 U.S.C. § 5324(a)(3)
: 18 U.S.C. § 1349

INDICTMENT

COUNT ONE

The Grand Jury charges that:

1. The entities set forth below in the column titled "Financial Institution" were "domestic financial institutions" as defined by Title 31, United States Code, Section 5312 and Title 31, Code of Federal Regulations, Sections 103.11(n) and 103.11(uu).
2. Domestic financial institutions are subject to certain recordkeeping requirements with respect to deposits and withdrawals of currency of more than \$10,000.00, pursuant to Title 31, United State Code, Section 5313 and Title 31, Code of Federal Regulations, Section 1010.311.
3. Domestic financial institutions are subject to certain recordkeeping requirements with respect to any transmittal of funds in the amount of \$3,000.00 or more, pursuant to Title 12, United State Code, Sections 1829(b) and 1953 and Title 31, Code of Federal Regulations, Sections 103.33(e) and 103.33(f).
4. On or about the following dates, in the Western District of Virginia and elsewhere, REBECCA JEAN MONK, as a principal and aider and abettor, for the purpose of evading the recordkeeping requirements of Title 31, United States Code, Sections 5313(a) or

5325 or any regulation prescribed under any such section, the reporting or recordkeeping requirements imposed by any order issued under Title 31, United States Code, Section 5326, or the recordkeeping requirements imposed by any regulation prescribed under Section 21 of the Federal Deposit Insurance Act or Section 123 of Public Law 91-508, structured, assisted in structuring, attempted to structure, and attempted to assist in structuring transactions with domestic financial institutions, as set forth, in part, below:

| <u>Date</u> | <u>Financial Institution</u> | <u>Structured Cash from Banks</u> |
|---------------|------------------------------|-----------------------------------|
| 12/03/2013 | Carter Bank and Trust | \$ 9,500 |
| 12/05/2013 | First Bank and Trust | \$ 9,000 |
| 12/06/2013 | First Bank and Trust | \$ 5,350 |
| 02/07/2014 | First Sentinel Bank | \$ 9,500 |
| 02/10/2014 | First Sentinel Bank | \$ 6,000 |
| 04/04/2014 | First Sentinel Bank | \$ 7,500 |
| Total: | | \$46,850 |

5. All in violation of Title 31, United States Code, Section 5324(a)(3) and Title 18, United States Code, Section 2.

COUNT TWO

The Grand Jury charges that:

1. From in or about December 2013 to in or about April 2014, in the Western District of Virginia and elsewhere, REBECCA JEAN MONK conspired with others, to having devised a scheme to defraud and for obtaining money by means of false pretenses and representations, to cause to be transmitted by means of wire communication in interstate or foreign commerce, writings, signs, signals, or sounds for the purpose of executing such scheme, in violation of Title 18, United States Code, Section 1343.

2. The scheme so devised and which was the object of the conspiracy was as

follows:

a. Victims of the crime were contacted via the Internet, by co-conspirators of REBECCA JEAN MONK, and solicited to send money, via bank account transfers or money service business transfers, to REBECCA JEAN MONK. Various false representations were made to victims to encourage them to send money.

b. The victims of the crime sent money via interstate or foreign wire communication to REBECCA JEAN MONK.

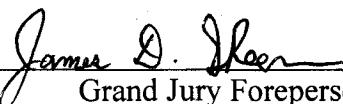
c. REBECCA JEAN MONK forwarded some of the proceeds of the crime to her co-conspirators via interstate or foreign wire communication.

3. On or about the following dates, to effectuate the object of the conspiracy, REBECCA JEAN MONK and her co-conspirators caused to be transmitted by means of wire communication in interstate or foreign commerce, writings, signs, signals, or sounds for the purpose of executing the scheme, as set forth below:

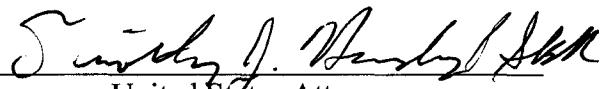
| <u>Date</u> | <u>Receiving Financial Institution</u> | <u>Wire Transfer Amount</u> |
|----------------|----------------------------------------|-----------------------------|
| 12/04/2013 | First Bank and Trust | \$ 14,990 |
| 02/06/2014 | First Sentinel Bank | \$ 19,990 |
| 02/28/2014 | First Sentinel Bank | \$ 15,700 |
| Totals: | | \$ 50,680 |

4. All in violation of Title 18, United States Code, Section 1349.

A true bill this 9th day of September, 2014.



Grand Jury Foreperson



United States Attorney